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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Write	e the name that is on	Yesenia	
	your government-issued picture identification (for example, your driver's		First name	First name
	licen	ise or passport).	Middle name	Middle name
		g your picture	Ocampo	
		tification to your ting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		de your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer utification number	xxx-xx-1810	

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Debtor 1 Yesenia Ocampo

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs
5.	Where you live		If Debtor 2 lives at a different address:
		3432 W. Belden Ave. Chicago, IL 60647 Number, Street, City, State & ZIP Code Cook County	Number, Street, City, State & ZIP Code County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Yesenia Ocampo

ar	Tell the Court About	Your E	Bankruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	Chapter 7						
			Chapter 11					
			Chapter 12					
			Chapter 13					
3.	How you will pay the fee	•	about how yo	u may pay. Typ attorney is subi	pically, if you are paying the fee y	ck with the clerk's office in your local court for more ourself, you may pay with cash, cashier's check, on alf, your attorney may pay with a credit card or ch	or money	
					tallments. If you choose this opt to (Official Form 103A).	on, sign and attach the Application for Individuals	s to Pay	
			I request that	it my fee be wa uired to, waive y	aived (You may request this option your fee, and may do so only if your fee, and may request this option your fee, and may do so only if your fee, and the fee fee, and the fee fee, and the fee fee fee fee fee fee fee fee fee f	on only if you are filing for Chapter 7. By law, a jud our income is less than 150% of the official povert	ty line that	
						in installments). If you choose this option, you mu cial Form 103B) and file it with your petition.	st fill out	
).	Have you filed for bankruptcy within the	■ N						
	last 8 years?	□ Y	es.					
			District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy cases pending or being	■ N	0					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Y	es.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your residence?	■ N	o. Go to I	ine 12.				
	i coluctios :	ΠY	es. Has yo	ur landlord obta	ained an eviction judgment again	st you and do you want to stay in your residence?	•	
				No. Go to line	12.			
				Yes. Fill out In bankruptcy per		Judgment Against You (Form 101A) and file it wit	th this	

Debtor 1	Yesenia Ocampo	Document	Page 4 of 53 Case number (if known)	

Par	Report About Any Bu	sinesses	You Own	as a Sole Propriet	or		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.				
		☐ Yes.	Name	and location of bus	iness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any			
	If you have more than one sole proprietorship, use a		Numb	er, Street, City, Stat	e & ZIP Code		
	separate sheet and attach it to this petition.		Chec	k the appropriate bo	x to describe your business:		
	•				ness (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				_	efined in 11 U.S.C. § 101(53A))		
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))		
				None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so the deadlines. If you indicate that you are a small business debtor, you must attach your most recent bala operations, cash-flow statement, and federal income tax return or if any of these documents do not exin 11 U.S.C. 1116(1)(B).				
	For a definition of small	No.	I am r	not filing under Chap	ter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code		11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Dor	Donort if You Own or	Have Any	Llowarda	una Dramantiv ar Am	V Dunnautiv That Nacada Immadiata Attantion		
Par			пагагис	ous Property of Any	y Property That Needs Immediate Attention		
14.	Do you own or have any property that poses or is	No.					
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is	the hazard?			
	public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	Number, Street, City, State & Zip Code		
					riamon, onote, only, orate a zip oode		

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Debtor 1 Yesenia Ocampo

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

]	I am not required to receive a briefing about credit
	counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 Yesenia Ocampo **Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 1-49 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 100-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 ☐ More than \$50 billion □ \$100,000,001 - \$500 million □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million **\$0 - \$50,000** □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100.000.001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Yesenia Ocampo Signature of Debtor 2 Yesenia Ocampo Signature of Debtor 1 Executed on January 31, 2017 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Yesenia Ocampo Document Page 7 of 53 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Daniel Gonzalez	Date	January 31, 2017
Signature of Attorney for Debtor		MM / DD / YYYY
Daniel Gonzalez		
Printed name		
Gonzalez Law Group, P.C.		
Firm name		
1904 S. Cicero, Suite #1		
Cicero, IL 60804		
Number, Street, City, State & ZIP Code		
Contact phone 312-962-0416	Email address	glg@gonzalezlawchicago.com
6285539		
Bar number & State		

		DOGUIII	ani Paue o Ul 35		
Fill in this infor	mation to identify your	case:			
Debtor 1	Yesenia Ocampo				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				1	☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ \$ \$	26,092.00 26,092.00
1c. Copy line 63, Total of all property on Schedule A/B	\$	•
		26,092.00
2: Summarize Your Liabilities		
		abilities t you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	50,499.44
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	61,349.83
Your total liabilities	\$	111,849.27
3: Summarize Your Income and Expenses		
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,695.64
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,785.00
4: Answer These Questions for Administrative and Statistical Records		
Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other scl	nedules.
■ Yes What kind of debt do you have?		
	Page 2. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) Ba. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F Bb. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F Your total liabilities Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J Answer These Questions for Administrative and Statistical Records Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your Yes	Ra. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) Ba. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

4,172.05 \$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Dark A on Cahadula F/F convekto fallouine.	Total cla	aim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	17,980.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	17,980.00

	Ouc	02000	Document	Page 10 of 53	17 17:01:20	30 Main
Fill ir	this informa	ation to identify your	case and this filing:			
Debte	or 1	Yesenia Ocampo)			
D. I.	0	First Name	Middle Name	Last Name		
Debte (Spous	or ∠ e, if filing)	First Name	Middle Name	Last Name		
Unite	d States Bank	cruptcy Court for the:	NORTHERN DISTRICT OF ILLIN	NOIS		
0						_
Case	number			_		☐ Check if this is an amended filing
						3
∩ffi	cial For	m 106A/B				
		A/B: Prop	ertv			12/15
			e items. List an asset only once. If a	un asset fits in more than o	ne category list the asset in	
think i	t fits best. Be	as complete and accura space is needed, attach	ate as possible. If two married people a separate sheet to this form. On the	e are filing together, both a	re equally responsible for su	pplying correct
Part 1	: Describe Ea	ach Residence, Building	g, Land, or Other Real Estate You Ow	n or Have an Interest In		
1. Do	vou own or ha	ve anv legal or equitabl	e interest in any residence, building,	land, or similar property?		
_	•	, ,	oo,,,,,,,,	iana, or ominar property.		
_	No. Go to Part 2					
П,	Yes. Where is t	he property?				
Part 2	Describe Yo	our Vehicles				
3. Ca	rs, vans, truc	•	le, also report it on Schedule G: Extility vehicles, motorcycles	cecutory Contracts and U	nexpired Leases.	
-	res					
3.1	Make: hy	/undai	Who has an interest in the	e property? Check one	Do not deduct secured cla the amount of any secure	
	Model: So	onata	Debtor 1 only		Creditors Who Have Clair	
)15	Debtor 2 only		Current value of the	Current value of the
	Approximate i		Debtor 1 and Debtor 2 o	•	entire property?	portion you own?
	Other informa	Kelly Blue Book	At least one of the debte	ors and another		
	value per	Relly Blue Book	Check if this is commu	unity property	\$10,126.00	\$10,126.00
3.2	Make: H y	yundai	Who has an interest in the	e property? Check one	Do not deduct secured cla	
0.2		ıcson	Debtor 1 only	Property: Oncor one	the amount of any secure Creditors Who Have Clair	
	Year: 20)16	Debtor 2 only		Current value of the	Current value of the
	Approximate i	mileage: 40	Debtor 1 and Debtor 2 of	only	entire property?	portion you own?
	Other informa	tion:	At least one of the debte	ors and another		
	Value per	Kelly Blue Book	Check if this is common (see instructions)	unity property	\$13,798.00	\$13,798.00
	L					
4 14/-			TV	alaa adhamaabtalaa ay		
			TVs and other recreational vehiconal watercraft, fishing vessels, sn			
	p.20. Douto	,, motoro, poro	Tatereran, norming 1000010, off	o, motoroyoro di		
	No					

☐ Yes

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De	eptor i Yesenia Oc	ampo Case number (if know	m)
5		f the portion you own for all of your entries from Part 2, including any entries for ned for Part 2. Write that number here=>	\$23,924.00
Do	art 3: Describe Your Pers	onal and Household Items	
		legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6.	Household goods and Examples: Major applia □ No	furnishings nces, furniture, linens, china, kitchenware	
	Yes. Describe		
		Pagis hayaahald goods and furniture	\$850.00
		Basic household goods and furniture	
7.		and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; musi Il phones, cameras, media players, games	c collections; electronic devices
В.		d figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coions, memorabilia, collectibles	oin, or baseball card collections;
	☐ Yes. Describe		
9.	musical instr	ographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoe	es and kayaks; carpentry tools;
	■ No □ Yes. Describe		
10	Firearms		
10.		es, shotguns, ammunition, and related equipment	
	Yes. Describe		
11.	Clothes Examples: Everyday c □ No ■ Yes. Describe	lothes, furs, leather coats, designer wear, shoes, accessories	
		Used personal clothing	\$100.00
12.	Jewelry Examples: Everyday je □ No ■ Yes. Describe	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, geme	s, gold, silver
		Misc. jewelry	\$50.00
		INISC. JEWEII Y	φ30.00
13.	Non-farm animals Examples: Dogs, cats, ■ No	birds, horses	
	☐ Yes. Describe		
14.	■ No	nd household items you did not already list, including any health aids you did not list	
	☐ Yes. Give specific in	formation	

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Case number (if known) Debtor 1 Yesenia Ocampo 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,000.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No ■ Yes..... \$25.00 Cash 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... 17.1. Checking **Bank of America** \$70.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

Official Form 106A/B Schedule A/B: Property page 3

■ No

	Case 17-02836	DOCI	Poormont	Dago 12 of E2	1/17 17.54.20	Desc Main
Debtor	1 Yesenia Ocampo		Document	Page 13 of 53 _C	ase number (if known)	
ΠY	es Institution nar	me and descrip	otion. Separately file th	e records of any interes	sts.11 U.S.C. § 521(c):	
■ N	sts, equitable or future interes o es. Give specific information ab		y (other than anythin	g listed in line 1), and	rights or powers exe	rcisable for your benefit
26. Pat <i>Ex</i> ■ N	ents, copyrights, trademarks, amples: Internet domain names	trade secrets websites, pro-			ts	
27. Lic e	enses, franchises, and other gamples: Building permits, exclus	jeneral intang		n holdings, liquor licenso	es, professional license	es
ПΥ	es. Give specific information ab	out them				
Money	or property owed to you?					Current value of the portion you own? Do not deduct secured claims or exemptions.
28. Tax	refunds owed to you					
_	o es. Give specific information ab	out them, inclu	ding whether you alrea	ady filed the returns and	d the tax years	
		Antici	pated Tax refund		Federal	\$573.00
Ex. ■ N	nily support amples: Past due or lump sum a o es. Give specific information		al support, child suppo	ort, maintenance, divorc	e settlement, property	settlement
Ex. ■ N	er amounts someone owes your amples: Unpaid wages, disability benefits; unpaid loans you comes. Give specific information	y insurance pa		efits, sick pay, vacation	pay, workers' comper	sation, Social Security
	erests in insurance policies amples: Health, disability, or life	insurance; hea	alth savings account (I	HSA); credit, homeowne	er's, or renter's insuran	ce
	es. Name the insurance compar	ny of each poli eany name:	cy and list its value.	Beneficiary	y:	Surrender or refund value:
If y	r interest in property that is do ou are the beneficiary of a living meone has died. o				urrently entitled to rece	ive property because
ΠY	es. Give specific information					
Ex. ■ N	ims against third parties, whe amples: Accidents, employment oes. Describe each claim				or payment	
	er contingent and unliquidate	d claims of e	very nature, including	a counterclaims of the	e debtor and rights to	set off claims
■ N			· y	y		
	oo. Dooding cadii daliii					

Official Form 106A/B Schedule A/B: Property page 4

Case 17-02836 Doc 1 Filed 01/31/17 Entered 01/31/17 17:54:26 Desc Main Document Page 14 of 53 Yesenia Ocampo Case number (if known) Debtor 1 35. Any financial assets you did not already list ☐ No Yes. Give specific information.. \$500.00 Time Share: El Dorado Resorts Corp. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$1,168,00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$23,924.00 Part 3: Total personal and household items, line 15 \$1,000.00 Part 4: Total financial assets, line 36 \$1,168.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$26,092.00 \$26,092.00 Copy personal property total

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B, Add line 55 + line 62

\$26,092.00

Fill in this infor	mation to identify your	case:		
Debtor 1	Yesenia Ocampo			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify t	ne Property	You Claim	as Exempt
---------	------------	-------------	-----------	-----------

1.	Which set of exemption	ns are vou claimind	? Check one only	r. even if vour sp	ouse is filina with voi

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own		Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
Basic household goods and furniture Line from Schedule A/B: 6.1	\$850.00		\$850.00	735 ILCS 5/12-1001(b)
Line Irom Schedule A.B. 0.1			100% of fair market value, up to any applicable statutory limit	
Used personal clothing Line from Schedule A/B: 11.1	\$100.00		\$100.00	735 ILCS 5/12-1001(a)
Line Holli Schedule Alb. 1111			100% of fair market value, up to any applicable statutory limit	
Misc. jewelry Line from Schedule A/B: 12.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
Ellie Holli Goricadie A/B. 1211			100% of fair market value, up to any applicable statutory limit	
Cash Line from Schedule A/B: 16.1	\$25.00		\$25.00	735 ILCS 5/12-1001(b)
Line noin Schedule A.B. 19.1			100% of fair market value, up to any applicable statutory limit	
Checking: Bank of America Line from Schedule A/B: 17.1	\$70.00		\$70.00	735 ILCS 5/12-1001(b)
Ellio IIOIII Ooliodailo 24 D. 1111			100% of fair market value, up to any applicable statutory limit	

Case 17-02836 Doc 1 Filed 01/31/17 Entered 01/31/17 17:54:26 Desc Main Document Page 16 of 53 Case number (if known) Debtor 1 Yesenia Ocampo Brief description of the property and line on *Schedule A/B* that lists this property Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Copy the value from Check only one box for each exemption. Schedule A/B Federal: Anticipated Tax refund 735 ILCS 5/12-1001(b) \$573.00 \$573.00 Line from Schedule A/B: 28.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

		Document P	age 17	7 of 53		
Fill in this inform	mation to identify yοι	ır case:				
Debtor 1	Yesenia Ocamp	200				
Dobtor 1	First Name		st Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name La	st Name			
United States Ba	inkruptcy Court for the	: NORTHERN DISTRICT OF ILLING	าเร			
United States Ba	inkruptcy Court for the	NORTHERN DISTRICT OF IEEE				
Case number						
(if known)					☐ Check	if this is an
					amend	ded filing
o.//: =	4000					
Official Forn	<u>n 106D</u>					
Schedule	D: Creditors	Who Have Claims Se	cure	d by Propert	V	12/15
				<u> </u>		
		If two married people are filing together, I out, number the entries, and attach it to the				
number (if known).		out, number the entries, and attach it to the		in the top of any addition	nai pages, write your na	ine and case
I. Do any creditors	have claims secured by	y your property?				
☐ No. Check	k this box and submit t	his form to the court with your other sch	edules. Y	ou have nothing else t	o report on this form.	
_	n all of the information	•		ou navo noug 0.00 .		
■ Yes. Fill If	all of the information	below.				
Part 1: List A	II Secured Claims					
		more than one secured claim, list the creditor			Column B	Column C
		s a particular claim, list the other creditors in lical order according to the creditor's name.	² art 2. As	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
———	iist tile ciaiiiis iii aipilabeti	ical order according to the creditor's name.		value of collateral.	claim	If any
2.1 Bk Of Am	ner	Describe the property that secures the	claim:	\$23,443.00	\$13,798.00	\$9,645.00
Creditor's Nam	e	2016 Hyundai Tucson 40000 m	les			
		Value per Kelly Blue Book				
		As of the date you file, the claim is: Chec	k all that			
Po Box 4	-	apply.	n an trat			
	ville, FL 32232	Contingent				
Number, Street	t, City, State & Zip Code	Unliquidated				
M/h = the de	-1-10 01	☐ Disputed				
Who owes the de	ebt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only			gage or sec	cured		
Debtor 2 only		—				
Debtor 1 and De		Statutory lien (such as tax lien, mechar	iic's lien)			
	the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this cl		☐ Other (including a right to offset)				
community de	ept					
	Opened					
	06/16 Last					
	Active		7005			
Date debt was inc	urred 12/19/16	Last 4 digits of account number	7685			
	Resorts Corp	Describe the property that secures the	claim:	\$8,311.44	\$500.00	\$7,811.44
Creditor's Nam	e	Time Share: El Dorado Resorts	i			
		Corp.				
0450 W		As of the date you file, the claim is: Chec	l			
	loRae Ave.	apply.				
	s, NV 89183	Contingent				
Number, Street	t, City, State & Zip Code	Unliquidated				
Who awas the t	ah42 Ob - 1	Disputed				
Who owes the de	BUL! Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mort	gage or sec	cured		
Debtor 2 only		car loan)				
Debtor 1 and De	•	☐ Statutory lien (such as tax lien, mechar	ic's lien)			
□ At least one of t	the debtors and another	Judgment lien from a lawsuit				

Official Form 106D

■ Judgment lien from a lawsuit

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	nia Ocampo		Case number (if know)		
First Na	me Middle N	ame Last Name			
Check if this community de		Other (including a right to offset)			
Date debt was inc	urred <u>07/2016</u>	Last 4 digits of account number 279	96		
2.3 Wfds		Describe the property that secures the claim:	\$18,745.00	\$10,126.00	\$8,619.00
Creditor's Nam	е	2015 hyundai Sonata 45000 miles Value per Kelly Blue Book			
Po Box 10 Wintervill	697 e, NC 28590	As of the date you file, the claim is: Check all tha apply. Contingent	_ t		
Number, Street	t, City, State & Zip Code	☐ Unliquidated			
Who owes the de	ebt? Check one.	Disputed Nature of lien. Check all that apply.			
■ Debtor 1 only □ Debtor 2 only		☐ An agreement you made (such as mortgage o car loan)	r secured		
☐ Debtor 1 and De	ebtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lier	n)		
☐ At least one of t	he debtors and another	☐ Judgment lien from a lawsuit			
Check if this community de		Other (including a right to offset)			
	Opened 05/16 Last Active		_		
Date debt was inc	urred <u>11/14/16</u>	Last 4 digits of account number 587	<u></u>		
	•	olumn A on this page. Write that number here:	\$50,499.4	4	
If this is the last Write that numb		the dollar value totals from all pages.	\$50,499.4	4	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	Ca	36 17-02030 L	_	ocument	Page 19	a of 53	.20 Des	oc iviairi
Fill in	this inform	nation to identify your		20.601116.111	T ddc 1.	7 ()1 3()		
Debtor	r 1	Yesenia Ocampo						
20210.	•	First Name	Middle Nar	me	Last Name			
Debtor								
(Spouse	if, filing)	First Name	Middle Nar	ne	Last Name			
United	States Bar	nkruptcy Court for the:	NORTHERN	DISTRICT OF ILL	INOIS			
Case r	number						_	heck if this is an mended filing
Sche	dule E	106E/F /F: Creditors W				Part 2 for creditors with NON	IPRIORITY claii	12/15
any exe Schedul Schedul eft. Atta	cutory contr le G: Execut le D: Credito ach the Cont	racts or unexpired leases cory Contracts and Unexp ors Who Have Claims Sec	that could resul ired Leases (Off ured by Property	t in a claim. Also lis icial Form 106G). Do y. If more space is n	st executory c o not include a eeded, copy t	ontracts on Schedule A/B: F any creditors with partially s he Part you need, fill it out, lo not file that Part. On the t	Property (Official secured claims number the ent	al Form 106A/B) and on that are listed in tries in the boxes on the
Part 1:	List Al	l of Your PRIORITY Un	secured Claim	ns				
1. Do	any credito	rs have priority unsecure	d claims against	you?				
	No. Go to Pa	art 2.						
	Yes.							
Part 2:	List Al	l of Your NONPRIORIT	Y Unsecured (Claims				
3. Do	any credito	rs have nonpriority unsec	cured claims aga	inst you?				
	No. You hav	re nothing to report in this p	art. Submit this fo	orm to the court with y	our other sche	edules.		
	Yes.							
uns tha	secured clain	n, list the creditor separately	y for each claim. F	For each claim listed,	identify what to	holds each claim. If a credit ype of claim it is. Do not list cla three nonpriority unsecured c	aims already inc	luded in Part 1. If more
								Total claim
4.1	Amex		ı	Last 4 digits of acco	ount number	3113		\$2,305.00
	Nonpriority	Creditor's Name						·
	P.o. Box El Paso	c 981537 , TX 79998	,	When was the debt i	incurred?	Opened 12/15 Last / 1/24/17	Active	
		reet City State Zlp Code		As of the date you fi	ile, the claim i	s: Check all that apply		
	Who incur	red the debt? Check one.						
	Debtor	1 only	I	☐ Contingent				
	☐ Debtor	2 only	I	☐ Unliquidated				
	☐ Debtor	1 and Debtor 2 only		☐ Disputed				
	☐ At least	one of the debtors and and		Type of NONPRIORI	TY unsecured	I claim:		
		if this claim is for a comr	munity	☐ Student loans				
	debt	m subject to offeet?				ration agreement or divorce th	at you did not	
		n subject to offset?	_	report as priority clain		g plans, and other similar deb	te	
	■ No			•	-		19	
	☐ Yes			Other. Specify	realt Card			

Best Case Bankruptcy

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Page 20 of 53 Document Debtor 1 Yesenia Ocampo Case number (if know) 4.2 Bk Of Amer Last 4 digits of account number 2987 \$2,232.00 Nonpriority Creditor's Name Opened 03/15 Last Active Po Box 982238 When was the debt incurred? 8/04/16 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.3 Cap1/bstby Last 4 digits of account number 7849 \$0.00 Nonpriority Creditor's Name Opened 04/12 Last Active When was the debt incurred? 6/28/16 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes 4.4 Capital One Bank Usa N Last 4 digits of account number 0383 \$5.018.00 Nonpriority Creditor's Name Opened 06/13 Last Active 15000 Capital One Dr When was the debt incurred? 8/15/16 Richmond, VA 23238 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

debt

■ No

☐ Yes

Is the claim subject to offset?

report as priority claims

Other. Specify Credit Card

☐ Obligations arising out of a separation agreement or divorce that you did not

 \square Debts to pension or profit-sharing plans, and other similar debts

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Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

Educational

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Document Page 22 of 53 Debtor 1 Yesenia Ocampo Case number (if know) 4.8 Dept Of Education/neln Last 4 digits of account number 0624 \$2,573.00 Nonpriority Creditor's Name Opened 11/09 Last Active 121 S 13th St When was the debt incurred? 12/19/16 Lincoln, NE 68508 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify **Educational** 4.9 **Dept Of Education/neln** Last 4 digits of account number 7124 \$2,397.00 Nonpriority Creditor's Name Opened 03/11 Last Active 121 S 13th St When was the debt incurred? 12/19/16 Lincoln, NE 68508 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify Educational 4.1 Dept Of Education/neln 1624 \$1,990.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/08 Last Active 121 S 13th St When was the debt incurred? 12/19/16 Lincoln, NE 68508 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another

Official Form 106 E/F

debt

■ No

☐ Yes

Student loans

Other. Specify

report as priority claims

 $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not

lacksquare Debts to pension or profit-sharing plans, and other similar debts

Educational

☐ Check if this claim is for a community

Is the claim subject to offset?

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Desc Main Document Page 23 of 53 Debtor 1 Yesenia Ocampo Case number (if know) 4.1 **Dept Of Education/neln** 0524 \$1,572.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 09/09 Last Active 121 S 13th St When was the debt incurred? 12/19/16 Lincoln, NE 68508 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify Educational 4.1 \$1,407.00 Dept Of Education/neln 1524 Last 4 digits of account number Nonpriority Creditor's Name Opened 09/08 Last Active 121 S 13th St When was the debt incurred? 12/19/16 Lincoln, NE 68508 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify Educational 4.1 Dept Of Education/neln 0724 \$1,329.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 11/09 Last Active 121 S 13th St When was the debt incurred? 12/19/16 Lincoln, NE 68508 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only

☐ Yes

■ No

debt

Type of NONPRIORITY unsecured claim:

☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

Educational

Student loans

☐ Other. Specify

report as priority claims

☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

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Desc Main Document Page 24 of 53 Debtor 1 Yesenia Ocampo Case number (if know) 4.1 Dept Of Education/neln 0924 \$1,277.00 Last 4 digits of account number 4 Nonpriority Creditor's Name Opened 07/10 Last Active 121 S 13th St When was the debt incurred? 12/19/16 Lincoln, NE 68508 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify Educational 4.1 Dept Of Education/neln \$994.00 1724 Last 4 digits of account number 5 Nonpriority Creditor's Name Opened 03/09 Last Active 121 S 13th St When was the debt incurred? 12/19/16 Lincoln, NE 68508 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify Educational 4.1 Dept Of Education/neln 1824 \$687.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 03/09 Last Active 121 S 13th St When was the debt incurred? 12/19/16 Lincoln, NE 68508 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

Official Form 106 E/F

debt

■ No

☐ Yes

☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

Educational

Student loans

☐ Other. Specify

report as priority claims

☐ Check if this claim is for a community

Is the claim subject to offset?

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Desc Main Document Page 25 of 53 Debtor 1 Yesenia Ocampo Case number (if know) 4.1 Dept Of Education/neln 0424 \$683.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 07/09 Last Active 121 S 13th St When was the debt incurred? 12/19/16 Lincoln, NE 68508 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify Educational 4.1 **Discover Bank** 1895 \$11,910.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 06/15 Last Active Po Box 30954 7/21/16 When was the debt incurred? Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Unsecured Other. Specify 4.1 **Discover Fin Sycs Llc** 5849 \$4,779.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 05/11 Last Active Po Box 15316 When was the debt incurred? 7/31/16 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed

■ No

☐ Yes

Type of NONPRIORITY unsecured claim:

 \square Obligations arising out of a separation agreement or divorce that you did not

lacksquare Debts to pension or profit-sharing plans, and other similar debts

Credit Card

☐ Student loans

Other. Specify

report as priority claims

☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

Document Page 26 of 53 Debtor 1 Yesenia Ocampo Case number (if know) 4.2 John Stroger Hospital 0676 \$1,830.00 Last 4 digits of account number 0 Nonpriority Creditor's Name PO Box 70121 When was the debt incurred? Chicago, IL 60673 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only □ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical Collection ☐ Yes 4.2 John Stroger Hospital 0562 Last 4 digits of account number \$851.00 Nonpriority Creditor's Name PO Box 70121 When was the debt incurred? Chicago, IL 60673 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical Collection ☐ Yes 4.2 Syncb/tix Cos Dc 2756 \$2.670.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 12/11 Last Active Po Box 965005 When was the debt incurred? 8/01/16 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

■ Other. Specify Credit Card

Debts to pension or profit-sharing plans, and other similar debts

	Case 17-02836	DOC I		Page 27 of 52	.o Desciviali
Debtor 1	Yesenia Ocampo		Document	Page 27 of 53 Case number (if know)	

4.2 3	Td Bank Usa/targetcred	Last 4 digits of account number	0504	\$471.00
	Nonpriority Creditor's Name	_	Opened 40/44 Leat Active	
	Po Box 673	When was the debt incurred?	Opened 10/11 Last Active 7/31/16	
	Minneapolis, MN 55440			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	n along and other similar dalate	
	■ No	☐ Debts to pension or profit-sharin		
	Yes	Other. Specify Credit Card		
4.2	Thd/cbna	Last 4 digits of account number	8194	\$1,405.00
4	Nonpriority Creditor's Name			
	Po Box 6497	When we the debt in some do	Opened 03/12 Last Active	
	Sioux Falls, SD 57117	When was the debt incurred?	7/26/16	
	Number Street City State ZIp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other. Specify Charge Acc	count	
4.2			0000	40.044.00
5	Weiss memorial Hospital Nonpriority Creditor's Name	Last 4 digits of account number	0869	\$3,341.83
	4720 Paysphere circle Chicago, IL 60674	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	a plane, and other similar dobts	
	■ No	·		
	☐ Yes	Other. Specify Medical Co	liection	

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Yesenia Ocampo

Case number (if know)

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	17,980.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount	6i.	\$	43,369.83
		here.		Ψ	
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	61,349.83

			III FAU C 23 01 33
Fill in this infor	mation to identify your	case:	
Debtor 1	Yesenia Ocampo	1	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS
Case number			
(if known)			

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit	h whom you have the c er, Street, City, State and ZIP Co	ontract or lease	State what the contract or lease is for
2.1					
	Name				_
					_
	Number	Street			
	City		State	ZIP Code	_
2.2	City		State	ZIP Code	
2.2	Name -				_
	Name				
	Number	Street			
	City		State	ZIP Code	
2.3					
	Name				
	Number	Street			_
	Number	Street			
	City		State	ZIP Code	_
2.4	Oity		Oldio	Zii Codo	
2.7	Name				_
	INAITIE				
	Number	Street			
					_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
		211001			
	City		State	ZIP Code	_
	,			0000	

		Docume	ent Page 30 d	of 53	
Fill in this	information to identify you	r case:			
Debtor 1	Yesenia Ocamp First Name	Middle Name	Last Name		
Dobtor 2	i list ivallie	Middle Name	Last Name		
Debtor 2 (Spouse if, fili	ng) First Name	Middle Name	Last Name		
(0)0000	ng)	madio Hamo	Zaorramo		
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
_					
Case num (if known)	ber				Objects Williams
(II KIIOWII)					Check if this is an
					amended filing
Officia	l Form 106H				
Sched	lule H: Your Co	debtors			12/15
our name	and case number (if know	n). Answer every question			o of any Additional Pages, write
1. Do	you have any codebtors? (f you are filing a joint case,	do not list either spouse	e as a codebtor.	
■ No □ Yes	6				
Arizon No. Yes 3. In Colin line	na, California, Idaho, Louisian Go to line 3. S. Did your spouse, former spouse, former spouse, former spouse, former spouse, former spouse, government spouse.	a, Nevada, New Mexico, Pu ouse, or legal equivalent live otors. Do not include your r if that person is a guaran	erto Rico, Texas, Wash with you at the time? spouse as a codebtol tor or cosigner. Make	nington, and Wisconsin.) r if your spouse is filing sure you have listed the	y states and territories include g with you. List the person shown be creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	olumn 2.	arrorm room, or ochea	uic o (Omeiai i omi ii	oog. Ose Ochedale D,	ochedule 2/1, or ochedule o to ill
	Column 1: Your codebtor			Column 2: The cre	ditor to whom you owe the debt
	Name, Number, Street, City, State and	ZIP Code		Check all schedule	
3.1				Schedule D, line	e
	Name			☐ Schedule E/F, li	ne
				☐ Schedule G, line	e
-	Number Street			_	
	City	State	ZIP Code		
	- ,				
3.2				Schedule D, line	e
	Name			☐ Schedule E/F, li	ne
				☐ Schedule G, line	e
-	Number Street			_	
	City	State	ZIP Code		
	-				

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E:11	:- Al-:- :- f					1				
	in this information to identify your otor 1 Yesenia Oc									
	otor 2 ouse, if filing)				_					
Uni	ted States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS							
(If kr	se number nown) fficial Form 106I		-			☐ An ☐ A s	income a	d filing ent showing p as of the follo	postpetition chap owing date:	ter
	chedule I: Your Inc	come				MIN	M / DD/ Y	YYY	1	12/15
sup spo atta	as complete and accurate as posphyling correct information. If you use. If you are separated and you have a separate sheet to this form Describe Employment	u are married and not fili our spouse is not filing w . On the top of any additi	ng jointly, and your ith you, do not inclu	spouse i ude inforr	s liv natio	ing with y on about y	ou, İnclu your spo	ude informat ouse. If more	tion about your space is neede	ed,
1.	Fill in your employment information.		Debtor 1		Debtor 2 or non-filing spouse					
	If you have more than one job,	Employment status	■ Employed				■ Emplo	oyed		
	attach a separate page with information about additional	Employment status	☐ Not employed				□ Not er	mployed		
	employers.	Occupation	Data Entry				Self Employed - Construction			
	Include part-time, seasonal, or self-employed work.	Employer's name	Sure Staffing							
	Occupation may include student or homemaker, if it applies.	Employer's address	10753 W Grand Melrose Park, I							
		How long employed t	here? 8 mon	ths			_1	yrs		
Par	t 2: Give Details About Mo	onthly Income								
	mate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing to	report for	any l	line, write	\$0 in the	space. Includ	de your non-filinç	j
	u or your non-filing spouse have n e space, attach a separate sheet t		ombine the information	on for all e	mplo	oyers for th	nat perso	n on the lines	s below. If you ne	eed
						For Debt	tor 1	For Debto		
2.	List monthly gross wages, sal deductions). If not paid monthly			2.	\$	2,4	176.50	\$	0.00	
3.	Estimate and list monthly over	rtime pay.		3.	+\$		0.00	+\$	0.00	

2,476.50

0.00

Calculate gross Income. Add line 2 + line 3.

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Deb	tor 1	Yesenia Ocampo	-	(Case r	number (<i>if kno</i> i	vn)				
					For	Debtor 1		For D	ebtor 2	2 or	
									iling sp		
	Сор	y line 4 here	4.		\$	2,476.	50	\$		0.00	
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a.		\$	416.0	69	\$		0.00	
	5b.	Mandatory contributions for retirement plans	5b.		\$	0.0	00	\$		0.00	
	5c.	Voluntary contributions for retirement plans	5c.		\$	0.0	00	\$		0.00	
	5d.	Required repayments of retirement fund loans	5d.		\$	0.0	00	\$		0.00	
	5e.	Insurance	5e.		\$		00	\$		0.00	
	5f.	Domestic support obligations	5f.		\$	0.0		\$		0.00	
	5g.	Union dues Other deductions, Specific 404K plan	5g.		\$	0.0		—		0.00	
•	5h.	Other deductions. Specify: 401K plan	_ 5h.		· —	54.		+ \$		0.00	
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	470.8		\$		0.00	
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	2,005.	64	\$		0.00	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total									
		monthly net income.	8a.		\$	0.0	00	\$	1,6	90.00	
	8b.	Interest and dividends	8b.		\$	0.0	00	\$		0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.		\$	0.0	00	\$		0.00	
	8d.	Unemployment compensation	8d.		\$	0.0	00	\$		0.00	
	8e.	Social Security	8e.		\$	0.0	00	\$		0.00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.		\$	0.0	00	\$		0.00	
	8g.	Pension or retirement income	8g.		\$	0.0	00	\$		0.00	
	8h.	Other monthly income. Specify:	_ 8h.	.+	\$	0.0	00	+ \$		0.00	
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	<u> </u>	0.0	00	\$	1,	,690.00)
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_	2	2,005.64 +	\$_	1,69	00.00	= \$	3,695.64
11.	Incluothe Do r	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your per friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depe			•			hedule :		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies							12.	\$	3,695.64
										Combin	ned y income
13.	Do y	you expect an increase or decrease within the year after you file this form No.	?						'		y mcome
		Yes. Explain:									

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						•		
Fill ir	n this informa	tion to identify yo	our case:					
Debte	or 1	Yesenia Oca	mpo			Che	ck if this is:	
Debte	or 2						An amended filing	wing postpetition chapter
	use, if filing)							the following date:
	10: 1	. 0 . (. (. NODTI	IEDNI DICTDICT OF ILLIN	OIC			
Unite	ed States Bankr	uptcy Court for the	: NORTE	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Case (If kn	e number own)							
Of	ficial Fo	rm 106J						
Sc	hedule	J: Your	Exper	ises				12/1
Be a	s complete a	and accurate as	s possible. eded, atta	. If two married people ar				
Part 1.	1: Descr Is this a join	ibe Your House	ehold					
١.	-							
	No. Go to		in a sonar	ate household?				
	□ res. Doc		iii a sepai	ate nousenoia:				
			st file Offici	al Form 106J-2, Expenses	for Separate House	ehold of Deb	otor 2.	
				, ,,				
2.	Do you have	e dependents?	■ No					
	Do not list Do Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
		4l					- 3	□ No
	Do not state dependents							☐ Yes
	·						_	□ No
								☐ Yes
								□ No
								Yes
								□ No
3.	Do your exp	enses include	_					☐ Yes
0.	expenses of	f people other t	han 🗖	No Yes				
	yourself and	d your depende	ents? □	165				
		ate Your Ongoi		, ,				
expe				uptcy filing date unless y y is filed. If this is a supp				
				government assistance i				
	value of such icial Form 10		d have inc	cluded it on Schedule I: \	our Income		Your exp	enses
•		,						
4.		or home owners and any rent for th		ses for your residence. In lot.	nclude first mortgag	e 4. \$	\$	850.00
	If not includ	led in line 4:						
	4a. Real e	state taxes				4a. S	\$	0.00
	4b. Prope	rty, homeowner's	s, or renter	's insurance		4b. \$	·	0.00
				ipkeep expenses		4c. \$		50.00
5		owner's associa			mo oquity loose	4d. 5	·	0.00
5.	Auditional I	nortgage paym	ents for yo	our residence, such as ho	me equity loans	Э. К	Ф	0.00

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Debtor 1 Yesenia	a Ocampo	Case num	ber (if known)	
5. Utilities:				
	y, heat, natural gas	6a.	\$	0.00
	ewer, garbage collection	6b.	· ·	0.00
	ne, cell phone, Internet, satellite, and cable services	6c.	·	280.00
6d. Other. Sr		6d.		0.00
	sekeeping supplies	od. 7.		500.00
	children's education costs	8.	\$	0.00
		9.	\$	
-	dry, and dry cleaning		*	100.00
	products and services	10.	·	35.00
	ental expenses	11.	\$	0.00
I ransportationDo not include (1. Include gas, maintenance, bus or train fare.	12.	\$	360.00
	, clubs, recreation, newspapers, magazines, and books	13.	· .	0.00
		14.	,	
	ntributions and religious donations	14.	Ψ	0.00
5. Insurance.	insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insur	, , ,	15a.	\$	0.00
15b. Health in		15a. 15b.		0.00
			·	
15c. Vehicle in		15c.		350.00
	surance. Specify:	15d.	Φ	0.00
	include taxes deducted from your pay or included in lines 4 or 2		¢.	2.22
Specify:	In and manufacture	16.	Φ	0.00
7. Installment or		17a.	c	200.00
	nents for Vehicle 1		·	300.00
	nents for Vehicle 2	17b.	·	420.00
	pecify: Student loan	17c.	· ·	360.00
	Pecify: Non filing spouse revolving debt	17d.	5	180.00
	s of alimony, maintenance, and support that you did not re n your pay on line 5, <i>Schedule I, Your Incom</i> e (Official Form		\$	0.00
	ts you make to support others who do not live with you.	1 1001).	\$	0.00
Specify:	to you make to support stillers will do not live will you.	19.	—	0.00
	perty expenses not included in lines 4 or 5 of this form or o		our Income	
	es on other property	20a.		0.00
20b. Real esta		20b.	·	0.00
	, homeowner's, or renter's insurance	20c.		
				0.00
	ance, repair, and upkeep expenses	20d.		0.00
	ner's association or condominium dues	20e.	·	0.00
. Other: Specify:		21.	_+\$	0.00
2. Calculate vour	monthly expenses			
22a. Add lines	· ·		\$	3,785.00
	22 (monthly expenses for Debtor 2), if any, from Official Form 1	06.1-2	\$	3,7 33.00
		000 L		0.705.00
22c. Add line 22	2a and 22b. The result is your monthly expenses.		\$	3,785.00
3. Calculate vour	monthly net income.			
	e 12 (your combined monthly income) from Schedule I.	23a.	\$	3,695.64
	ur monthly expenses from line 22c above.	23b.	· ·	3,785.00
200. Oopy you		200.	*	3,703.00
23c. Subtract	your monthly expenses from your monthly income.			
	It is your monthly net income.	23c.	\$	-89.36
4. Do you expect	an increase or decrease in your expenses within the year	after you file this	form?	
	you expect to finish paying for your car loan within the year or do you ex	pect your mortgage	payment to increa	se or decrease because of
	e terms of your mortgage?			
■ No.				
☐ Yes.	Explain here:			

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	mation to identify your	case:			
Debtor 1	Yesenia Ocampo	NO. III. N			
Dalatano	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
You must file the	is form whenever you fi	n connection with a bank	s or amended schedule	s. Making a false staten	nent, concealing property, or , or imprisonment for up to 20
	ın Below	*			
Did you pa	ay or agree to pay some	one who is NOT an atto	ney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				uptcy Petition Preparer's Notice, and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules fil	ed with this declaration	and
X /s/ Vas	senia Ocampo		X		
	ia Ocampo		Signature o	of Debtor 2	
	re of Debtor 1		<u> </u>		
Date	January 31, 2017		Date		

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Fill	n this inform	ation to identify you	r case:			
Deb	tor 1	Yesenia Ocampo)			
		First Name	Middle Name	Last Name		
	tor 2 ise if, filing)	First Name	Middle Name	Last Name		
	-					
Unit	ed States Ban	kruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Cas (if kno	e number				_	heck if this is an mended filing
	icial For		Affairs for Indivi	duals Filing for B	ankruptcy	4/16
infor	mation. If mo ber (if known	ore space is needed,). Answer every ques	attach a separate sheet to	this form. On the top of any	equally responsible for sup	
		current marital statu		Lived Belore		
	■ Married					
	□ Not marr	ied				
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. List	all of the places you I	ived in the last 3 years. Do no	ot include where you live now	<i>'</i> .	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory ico, Texas, Washington and W	
	■ No					
	☐ Yes. Mal	ke sure you fill out Sch	nedule H: Your Codebtors (O	fficial Form 106H).		
Part	2 Explain	the Sources of You	r Income			
	Fill in the total	amount of income yo	u received from all jobs and a	ng a business during this yeall businesses, including parter together, list it only once ur		ndar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until I for bankruptcy:	■ Wages, commissions, bonuses, tips	\$1,143.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Debtor 1 Yesenia Ocampo Document Page 37 of 53 Case number (if known)

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco		Gross income (before deductions and exclusions)
	r last calen anuary 1 to		31, 2016)	■ Wages, commissions, bonuses, tips	\$15,276.27	☐ Wages, common bonuses, tips	nissions,	
				☐ Operating a business		☐ Operating a b	ousiness	
	r the calend anuary 1 to			■ Wages, commissions, bonuses, tips	\$48,537.00	☐ Wages, common bonuses, tips	nissions,	
				☐ Operating a business		☐ Operating a b	ousiness	
	Include include and other winnings. List each s	come regard public bene If you are fil	lless of wheth fit payments; ing a joint cas he gross inco	e during this year or the two er that income is taxable. Exa pensions; rental income; inter- e and you have income that y ome from each source separat	imples of other income are all est; dividends; money collect ou received together, list it of	ed from lawsuits; r nly once under Del	oyalties; and btor 1.	
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inco Describe below.	ome	Gross income (before deductions and exclusions)
Pa	rt 3: List	Certain Pa	vments You	Made Before You Filed for E	,			
6.	Are either ☐ No.	Neither Deindividual puring the No.	ebtor 1 nor D primarily for a 90 days befor Go to line 7 List below e paid that connot include	respectively. It is debts primarily consumer sebtor 2 has primarily consumer personal, family, or household pre you filed for bankruptcy, did a considerable to whom you paid editor. Do not include payment payments to an attorney for the on 4/01/19 and every 3 years	mer debts. Consumer debts d purpose." d you pay any creditor a total d a total of \$6,425* or more in ts for domestic support obligations bankruptcy case.	of \$6,425* or more n one or more payr ations, such as chi	e? ments and th	ne total amount you nd alimony. Also, do
	■ Yes.			r both have primarily consure you filed for bankruptcy, did		of \$600 or more?		
		■ No.	Go to line 7					
		□ Yes	include pay	each creditor to whom you paid ments for domestic support of this bankruptcy case.				
	Creditor'	s Name and	d Δddress	Dates of navme	nt Total amount	Amount you	Was this n	avment for

paid

still owe

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Case number (if known) Document Debtor 1 Yesenia Ocampo

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; co of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, includi a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support are alimony.					al partner; corporations agent, including one for	
	No					
	☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cost		ments or transfer a	ny property on a	ccount of a d	lebt that benefited an
	■ No					
	Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount	Amount you	Reason for	this payment
	insider a Name and Address	Dates of payment	paid	still owe		ditor's name
Dai	t 4: Identify Legal Actions, Repossession	se and Foreclosures				
9.	Within 1 year before you filed for bankrupte. List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.	cases, small claims action	s, divorces, collectio		actions, suppo	rt or custody
	Case title Case number	Nature of the case	Court or agency		Status of the	ne case
10.	Within 1 year before you filed for bankrupte. Check all that apply and fill in the details below No. Go to line 11. ☐ Yes. Fill in the information below.	N.	erty repossessed, f	oreclosed, garnis	shed, attache	
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happened	d			property
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec No Yes. Fill in the details. Creditor Name and Address				n, set off any	amounts from your
	Creditor Name and Address	taker		Amount		
	Within 1 year before you filed for bankrupte court-appointed receiver, a custodian, or a No Yes		erty in the possess	ion of an assigne	e for the ben	efit of creditors, a
E	t 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	tcy, did you give any gift	s with a total value	of more than \$60	00 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts		Date: the g	s you gave ifts	Value
	Person to Whom You Gave the Gift and Address:					

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Page 39 of 53 Document Case number (if known) Debtor 1 Yesenia Ocampo 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? ☐ Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No п Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Attorney Fees \$995.00 Gonzalez Law Group, P.C. 12/01/16 \$1,330.00 1904 S. Cicero, Suite #1 Filing fee \$335.00 Cicero, IL 60804 glg@gonzalezlawchicago.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of transferred Address or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

Nο

Address

Official Form 107

Person Who Received Transfer Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

Person's relationship to you

Yes. Fill in the details.

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Debtor 1 Yesenia Ocampo

19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro No		ny property to a self-set	tled trust or similar device	e of which you are a
	☐ Yes. Fill in the details.				
	Name of trust	Description and v	value of the property tra	ansferred	Date Transfer was made
Pa	t 8: List of Certain Financial Accounts, Ins	truments, Safe Deposit	t Boxes, and Storage U	nits	
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated	r other financial accou	nts; certificates of depo		
	No				
	Yes. Fill in the details.				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for	bankruptcy, any safe o	deposit box or other depo	sitory for securities,
	■ No □ Yes. Fill in the details.				
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		be the contents	Do you still have it?
22.	Have you stored property in a storage unit o	r place other than your	home within 1 year be	fore you filed for bankrup	itcy?
	Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		be the contents	Do you still have it?
Pai	rt 9: Identify Property You Hold or Control	,			
23.			ude any property you b	orrowed from, are storing	for, or hold in trust
	■ No □ Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		be the property	Value
Pai	rt 10: Give Details About Environmental Info	ormation			
For	the purpose of Part 10, the following definition	ons apply:			
	Environmental law means any federal, state, toxic substances, wastes, or material into th regulations controlling the cleanup of these	e air, land, soil, surface	e water, groundwater, c		
	Site means any location, facility, or property to own, operate, or utilize it, including dispo	-	environmental law, whe	ether you now own, opera	te, or utilize it or used

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

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Debtor 1 Yesenia Ocampo

24.	24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of a	ny release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or admi	nistrative proceeding under any envir	onmental law? Include settlements a	nd orders.			
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	11: Give Details About Your Business or Co	onnections to Any Business					
27.	Within 4 years before you filed for bankruptcy	, did you own a business or have any	y of the following connections to any	business?			
	☐ A sole proprietor or self-employed in	a trade, profession, or other activity,	either full-time or part-time				
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership						
	☐ An officer, director, or managing exec	cutive of a corporation					
	☐ An owner of at least 5% of the voting	or equity securities of a corporation					
	■ No. None of the above applies. Go to Pa	rt 12.					
	Yes. Check all that apply above and fill in	n the details below for each business.					
	Business Name I Address	Describe the nature of the business	Employer Identification number Do not include Social Security in				
		Name of accountant or bookkeeper	Dates business existed	idilibei oi iiiiv.			
28.	Within 2 years before you filed for bankruptcy institutions, creditors, or other parties.	,, did you give a financial statement to	o anyone about your business? Inclu	de all financial			
	■ No □ Yes. Fill in the details below.						
	Name Address (Number, Street, City, State and ZIP Code)						

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Debtor 1 Yesenia Ocampo

Part 12: Sign Below	
are true and correct. I understand that makin	Financial Affairs and any attachments, and I declare under penalty of perjury that the answers g a false statement, concealing property, or obtaining money or property by fraud in connection to \$250,000, or imprisonment for up to 20 years, or both.
/s/ Yesenia Ocampo	
Yesenia Ocampo	Signature of Debtor 2
Signature of Debtor 1	
Date January 31, 2017	Date
Did you attach additional pages to Your State	ement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No	
☐ Yes	
Did you pay or agree to pay someone who is	not an attorney to help you fill out bankruptcy forms?
■ N	

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Yesenia Ocampo			
Dahtara	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing
				amended ming
~				
Official Fo				
Stateme	nt of Intentior	າ for Indiv	viduals Filing Under Chapt	er 7 12/15
If you are on ind	lividual filipa updar aban	tar 7 mat f:	Il out this form if:	
	lividual filing under chap ve claims secured by you	-	ii out this form ir:	
	sed personal property an		not expired	
You must file thi	is form with the court wit	thin 30 days after	you file your bankruptcy petition or by the date s	
whiche on the		court extends th	ne time for cause. You must also send copies to t	he creditors and lessors you list
	eople are filing together in the community of the form.	n a joint case, bo	oth are equally responsible for supplying correct	information. Both debtors must
•			a wandad attach a canavata abaat ta this farm. O	a the ten of any additional pages
	our name and case num		s needed, attach a separate sheet to this form. O	n the top of any additional pages,
David Litary	/ One dit 14/6 - 11	0		
Part 1: List Y	our Creditors Who Have	Secured Claims		
1. For any credit information be		t 1 of Schedule D	D: Creditors Who Have Claims Secured by Proper	ty (Official Form 106D), fill in the
	reditor and the property the	at is collateral	What do you intend to do with the property that	
			secures a debt?	as exempt on Schedule C?
_	3k Of Amer		☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	■ Yes
Description of	2016 Hyundai Tucse	on 40000	Retain the property and enter into a Reaffirmation Agreement.	■ res
property	miles		☐ Retain the property and [explain]:	
securing debt	Value per Kelly Blue	∌ Book		<u> </u>
Creditor's E	El Dorado Resorts Cor	n		-
name:	i Dorado Resorts Cor	P	Surrender the property.Retain the property and redeem it.	No
			☐ Retain the property and redeem it. ☐ Retain the property and enter into a	☐ Yes
Description of		ido Resorts	Reaffirmation Agreement.	
property	Corp.		☐ Retain the property and [explain]:	
securing debt				
Creditor's V	Vfds		☐ Surrender the property.	□ No

Official Form 108

property

Description of

name:

Statement of Intention for Individuals Filing Under Chapter 7

☐ Retain the property and redeem it.

Retain the property and enter into a

Reaffirmation Agreement.

☐ Retain the property and [explain]:

miles

2015 hyundai Sonata 45000

Value per Kelly Blue Book

Yes

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Debtor 1	Yesenia Ocampo	Case number (if known)	
securin	g debt:		
	List Your Unexpired Personal Property Le		
in the info	rmation below. Do not list real estate leas	listed in Schedule G: Executory Contracts and Unexpired ses. Unexpired leases are leases that are still in effect; the ease if the trustee does not assume it. 11 U.S.C. § 365(p)(2)	lease period has not yet ended.
Describe	your unexpired personal property leases	\	Vill the lease be assumed?
Lessor's r		1	□ No
Property:	on of leased	1	☐ Yes
Lessor's r		1	□ No
Description Property:	on of leased	1	☐ Yes
Lessor's r		ı	□ No
Description Property:	on of leased	1	☐ Yes
Lessor's r		ı	□ No
Description Property:	on of leased	1	☐ Yes
Lessor's r	name:	ı	□ No
Description Property:	on of leased	ı	☐ Yes
Lessor's r		[□ No
Description Property:	on of leased	ו	☐ Yes
Lessor's r	name:	1	□ No
Description Property:	on of leased]	☐ Yes
Part 3:	Sign Below		
Under per		ated my intention about any property of my estate that secu	ures a debt and any personal
	riat is subject to all unexpired lease.	x	
Yes	enia Ocampo ature of Debtor 1	Signature of Debtor 2	
Date	January 31, 2017	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$24	5 filing fee	
\$7	5 administrative fee	
+ \$1	5 trustee surcharge	
\$33	5 total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-02836 Doc 1 Filed 01/31/17 Entered 01/31/17 17:54:26 Desc Main Document Page 49 of 53

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In r	e Yesenia Ocampo		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMI	PENSATION OF ATTORNE	Y FOR DE	BTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplat	filing of the petition in bankruptcy, or ag	reed to be paid t	to me, for services rendered or to
	FLAT FEE			
	For legal services, I have agreed to accept		\$	995.00
	Prior to the filing of this statement I have receive	ved	\$	995.00
	Balance Due		\$	0.00
	□ <u>RETAINER</u>			
	For legal services, I have agreed to accept and a		\$	
	The undersigned shall bill against the retainer a [Or attach firm hourly rate schedule.] Debtor(s fees and expenses exceeding the amount of the) have agreed to pay all Court approved	\$	
2.	The source of the compensation paid to me was: ■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed co	ompensation with any other person unles	s they are memb	pers and associates of my law fir
	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the	pensation with a person or persons who are names of the people sharing in the comp	re not members opensation is attac	or associates of my law firm. A ched.
5.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects of the	he bankruptcy ca	ase, including:
	 a. Analysis of the debtor's financial situation, and restriction. b. Preparation and filing of any petition, schedules, c. Representation of the debtor at the meeting of cred. d. [Other provisions as needed] Negotiations with secured creditors reaffirmation agreements and applications of the secure /li>	statement of affairs and plan which may editors and confirmation hearing, and any to reduce to market value; exempt ations as needed; preparation and	be required; vadjourned hear ion planning;	rings thereof;
6.	By agreement with the debtor(s), the above-disclose Representation of the debtors in any			es. relief from stay actions of

any other adversary proceeding.

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In re	Yesenia Ocampo	Case No.	
	Debtor(s)		

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

(Continuation Sheet)					
	CERTI	FICATION			
I certify that the foregoing is a complete statement of a this bankruptcy proceeding.	ny agreeme	nt or arrangement for payment to me for representation of the debtor(s) in			
January 31, 2017		/s/ Daniel Gonzalez			
Date		Daniel Gonzalez 6285539			
		Signature of Attorney			
		Gonzalez Law Group, P.C.			
		1904 S. Cicero, Suite #1			
		Cicero, IL 60804			
		312-962-0416 Fax: 312-276-4104			
		glg@gonzalezlawchicago.com			
		Name of law firm			
Date January 31, 2017	Signature	/s/ Yesenia Ocampo			
	~-6avar	Yesenia Ocampo			
		Debtor			

United States Bankruptcy Court Northern District of Illinois

In re	Yesenia Ocampo		Case No.			
	·	Debtor(s)	Chapter 7			
	VE	RIFICATION OF CREDITOR M	ATRIX			
		Number of	Number of Creditors: 17			
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to the	e best of my		
Date:	January 31, 2017	/s/ Yesenia Ocampo Yesenia Ocampo Signature of Debtor				

Amex P.o. Box 981537 El Paso, TX 79998

Bk Of Amer Po Box 45144 Jacksonville, FL 32232

Bk Of Amer Po Box 982238 El Paso, TX 79998

Cap1/bstby

Capital One Bank Usa N 15000 Capital One Dr Richmond, VA 23238

Chase Card Po Box 15298 Wilmington, DE 19850

Citi Po Box 6241 Sioux Falls, SD 57117

Dept Of Education/neln 121 S 13th St Lincoln, NE 68508

Discover Bank Po Box 30954 Salt Lake City, UT 84130

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

El Dorado Resorts Corp 2150 W. JoRae Ave. Las Vegas, NV 89183 John Stroger Hospital PO Box 70121 Chicago, IL 60673

Syncb/tjx Cos Dc Po Box 965005 Orlando, FL 32896

Td Bank Usa/targetcred Po Box 673 Minneapolis, MN 55440

Thd/cbna
Po Box 6497
Sioux Falls, SD 57117

Weiss memorial Hospital 4720 Paysphere circle Chicago, IL 60674

Wfds Po Box 1697 Winterville, NC 28590